Patent Application   Attorney Docket No. DEM1P004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: DELURGIO et al.   Attorney Docket No.: DEM1P004

Application No.: 09/741,957   Examiner: Cosimano, Edward R.

Filed: December 20, 2000   Group: 3629

Title: FINANCIAL MODEL ENGINE

Mail Stop: Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

February 2, 2005

Dear Sirs:

INFORMATION DISCLOSURE STATEMENT FILED

UNDER 37 C.F.R. §§ 1.56 AND 1.97(b)

Pursuant to 37 C.F.R. § 1.56, Applicants bring the following documents to the Examiner's attention in the referenced application.

Citation of the above documents shall not be construed as an admission that the documents are necessarily prior art with respect to the referenced application. Furthermore, citation of the above documents shall not be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

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__X__ 37 C.F.R. § 1.97(b). This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits or, (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement.

____ 37 C.F.R. § 1.97(c). This Information Disclosure Statement is filed after the period specified in C.F.R § 1.97(b), but is believed to be filed before the mailing date of either (i) a final action under § 1.113 or, (ii) a notice of allowance under § 1.311.
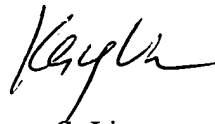
____ A certification pursuant to 37 C.F.R. §1.97(e) or

____ A check for $180.00 for the fee under 37 C.F.R. § 1.17(p).

If the Examiner has any questions or comments with respect to the present application, the Examiner is respectfully invited to telephone the undersigned at (925) 570 8198. The Commissioner is authorized to charge any additional fees that may be due to our Deposit Account No. 50-2766 (Order No. KL-DEM1P004).

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Respectfully submitted,

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U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. DEM1P004	SERIAL NO. 09/741,957
LIST OF DOCUMENTS CITED BY APPLICANT TO COMPLY WITH 37 C.F.R. 1.56	APPLICANT DELURGIO	
	FILING DATE 12/20/00	GROUP 3629

FEB 07 2005

U.S. PATENT DOCUMENTS

EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	6,567,824	05/20/03	Fox			
	AB	6,321,207	11/20/01	Ye			

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FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.